

Congresswoman
Geraldine
FERRARO



NINTH DISTRICT REPORT

VOL. 3 NO. 2



August, 1983



Dear Friend,

Sometimes it seems that every time we watch TV or pick up a newspaper these days someone is talking about American women—how they vote, how much money they make, their opportunities and their concerns. As one of 22 women Members of the U.S. House of Representatives, I am especially concerned about the economic predicament confronting women of all ages—single or married, homemakers or women also working outside the home.

For although women are a majority of the American population—and 53.7% of the population of the Ninth Congressional District—women are simply not doing very well in the American economy. I want to use this newsletter to explain what the problems are and what Congress—and your Congresswoman—are trying to do to solve them.

More and more women are entering the workforce. In 1962, half of American women were full-time homemakers. Today, just 35% are at home full-time while 53% have gone out to work. This dramatic turnabout has been caused by the facts of economic life. Most women are working outside the home because they have to. Fully two-thirds are single, widowed, divorced or married to men who earn less than \$15,000 a year. For many families, it is *her* job which makes it possible to own a car or send a child to college. More and more women are supporting families on their own. In the Ninth Congressional District, there are 25,667 households headed by women—fully 12.1% of all the households in our district.

As a woman who was a full-time homemaker while our three children were young, I understand the value of the work homemakers do in our society. Unfortunately, our Social Security system and our pension plans do not. I am working in Congress to make sure women have every opportunity to enter the career of their choice and get paid fairly for the work they do. And I am working even harder to make sure homemakers are not punished for staying home with their families by suffering an old age of poverty and insecurity.

Increasingly in our society it is women and their children who are poor. While the War on Poverty has worked quite well for men, it has not worked as well for women who have no man to depend on. This trend is called the “feminization of poverty” and it is a trend I am trying to stop.

I hope you will let me know if you would like more detailed information on any of the topics you will read about in this newsletter.

Sincerely,

Geraldine A. Ferraro
Member of Congress

WOMEN: WORKING FOR EQUITY A

Women and the Economy

The number of American women working outside the home has grown steadily since 1950. In 1950, there were 18.4 million of these women. Today, there are 48.1 million women working outside their homes. Women are 43% of the nation's workforce and a crucial part of our economy, both as consumers and producers.

It is still front-page news when a woman becomes a firefighter, or a civil engineer or a member of Congress. Many more women are entering these non-traditional lines of work, thanks in large part to Title IX of the Education Act. Passed in 1972, this federal law requires schools receiving federal funds to give women and men equal opportunities—in sports, in training and in career guidance.

But most women who work outside the home are still concentrated in jobs that have traditionally been held by women. In 1982, the U.S. Labor Department reports, 99% of secretaries, 96% of nurses and 82% of elementary school teachers were women. There are 420 types of jobs listed by the Labor Department. Eighty percent of women work in just 25 of those types of jobs.

This would be fine if women could expect to get paid adequately for the work they do. Unfortunately, 20 years after the passage by Congress of the Equal Pay Act, women and men do not get paid equally and the jobs women do are persistently undervalued.

Last fall, I co-chaired a series of Congressional hearings on pay equity for women. Dozens of expert witnesses appeared during four days of hearings.

They described how tree trimmers in Denver, Colorado earn more than emergency room nurses and how a beginning teacher in Montgomery County, Maryland is paid less than a liquor store clerk. Here in New York, we learned, secretaries often earn less than parking lot attendants. Dog pound workers in some parts of the country are paid more than child care workers.

Not only do women usually get paid less for the work they do, they tend to work in jobs which provide few benefits—benefits like pension plans and health insurance. This is a special problem for the 25% of women who work part-time.

Although so many women work so many hours outside the home, they usually retain chief responsibility for housework and child care as well. A recent poll by Better Homes & Gardens Magazine showed that 68% of women employed full-time spend a good part of their evening hours cleaning and doing other household chores.

In 1982, Congress passed and the President signed an extension of the Flextime program, which allows federal workers to adjust their starting and quitting times to cope with home responsibilities. I was the author of this legislation which has been especially helpful to women and I hope the federal program will encourage private employers to offer similar flexible work hours.

Elderly Women

Consider these facts:

- There are 2.8 million women over the age of 65 living in poverty. That means almost three times as many elderly women are poor as elderly men.
- In 1981, just 10.5% of women over 65 were receiving a private pension averaging \$2,427 a year, compared to 27.7% of men. The men's pension benefits averaged \$4,152 a year.
- 60% of single or widowed women over age 65 depend entirely on Social Security. They receive an average benefit of \$4,476 a year.

Clearly, old age is a time when many women confront serious economic problems even when they are lucky enough to have their health and a supportive family. For those all alone or ill, the situation is dire. The Golden Years are years of poverty and deprivation for many elderly women.

Congress is working on several proposals designed to make the retirement years more secure for women.

As a member of the House Select Committee on Aging, I participated last month in a day-long hearing on pension equity for women. Among the witnesses was a woman who lost her rights to her husband's pension because he died 13 days before

Rep. Ferraro, shown here with the Juniper Park Branch Hadassah, often meets in Washington and the district with groups concerned about women and the elderly. She told this group that single women over the age of 65 are more than twice as likely to be poor as men in that age bracket.



turning 55. Another witness said her husband divorced her after many years of marriage and his company is refusing her a share of his pension, because they claim it is his property alone.

My Private Pension Reform bill, described in more detail elsewhere in this Newsletter, would resolve these problems and others which handicap women financially when they get older.

The Social Security reform bill which Congress passed and the President signed this spring made some changes helpful to women.

For example, benefits were expanded for disabled widows and divorced women over age 60 can now remarry without losing benefits from their previous marriage.

But much more needs to be done.

I am cosponsoring legislation in the House which would make the Social Security system much fairer to women. This is what the bills would do:

- Allow a disabled widow (or widower) to receive benefits at any age.
- Provide a maximum of four years of transition benefits to a person widowed at age 50.
- Restore the minimum benefit which was eliminated for new recipients in 1982.
- Establish the principle of earnings sharing which would recognize the value of the work women do in the home. Right now, a woman is given a "zero" for each year she works in the home. When the zeroes are added in, they reduce her ultimate Social Security benefit.

When our Social Security system was established in 1936, it assumed that the husband would be the family breadwinner and the wife would be a full-time homemaker. Times have changed and it is time to do more to assure elderly women a comfortable retirement.

Women and the Budget

The Federal Budget is the place where Congress gets a chance to decide what our national priorities should be. Those priorities are especially important to women because, although the Budget appears neutral, it affects different groups of Americans in different ways. When the President cuts domestic spending, he is cutting programs which help women more than they help men.

Here are some examples. Women, and children living in families supported by women, are 75% of all Americans living in poverty. Women are 69% of our nation's Food Stamp recipients, 66% of the residents of public housing and 61% of Medicaid clients. In New York City, 87% of the recipients of public assistance are women and children.

As a member of the House Budget Committee, charged with examining and reshaping the Administration's budget priorities, I had these facts in mind when we sat down to prepare a Budget for 1983-84.

The Budget approved by the House and Senate in June recognizes the special needs of the poorest Americans, so many of them women and children.

During the last two years, the Food Stamp program was cut back by \$4 billion. As a result, one million people were dropped from the rolls and we are beginning to hear reports that hunger, all but eliminated by President Johnson's War on Poverty, is becoming a problem again in some parts of the country. The 1983-84 Federal Budget restored \$450 million to the Food Stamp program.

During the last two years, child nutrition programs, like school lunches, were cut more than \$1.1 billion. Three million

AT HOME AND IN THE WORKPLACE



kids were dropped from the programs. The WIC program, which provides nutritious food to poor pregnant mothers and their infants, has been "frozen" for two years at 1980 funding levels. As a result, some 6 million eligible mothers and children have been denied WIC aid. The Congressional Budget resolution added \$250 million for child nutrition programs and \$300 million to the WIC program.

These programs help millions of people. Of course, most of us get by without this sort of government assistance. But, as Beverly Stephen pointed out recently in a series in the Daily News, women are in much greater danger than men of falling into poverty, due to low earnings, death of a husband or divorce.

I have worked on the Budget Committee to provide an adequate safety net for people—most of them women—who are made poor by circumstances beyond their control.

The Economic Equity Act

The Economic Equity Act was introduced in the House on March 14. I am proud to be a cosponsor of this important legislation and the author of two major sections of the Act. The Equity Act is a bipartisan effort to address women's special economic concerns as wives and widows, workers and mothers. The Equity Act proposes specific, affordable solutions for many of these concerns. Here is a summary of the Economic Equity Act:

I. IRAs for Homemakers—Marriage is a partnership between a man and a woman. Because I believe both partners should have full access to retirement security, I have introduced legislation which allows a couple to deposit up to \$4,000—\$2,000 for each spouse—in an Individual Retirement Account each year. They could do this even if one spouse was not working outside the home or made a very small amount of money during the year in a part-time job, jury duty or other temporary employment. The current limit for a Spousal IRA is \$2,250 per year.

In addition, this section of the Equity Act would permit a woman receiving alimony to open an IRA in her own name. Career homemakers should not be punished economically for dedicating their lives to keeping a home, raising children and caring for elderly relatives.

II. Fairer Private Pensions—Because marriage is a partnership, widows and divorced women should be given every opportunity to receive pension benefits accrued during their marriages. Unfortunately, unfair loopholes in federal pension law often leave these women out in the cold.

It is also difficult for working women to qualify for their own pensions because women are more likely to interrupt their careers to have children and for other reasons.

The Private Pension section of the Equity Act, which I authored, tries to close many of the loopholes which prevent women from receiving pensions.

For instance, this legislation would make sure wives know if their husbands choose pension plans that do not pay survivor benefits. Right now, 60% of workers choose pension benefits that cease when they die. Very often, the wife does not find this out until she becomes a widow.

In addition, the bill protects the spouses of workers who have been with a company 10, 20, even 30 years, but are unfortunate enough to die before early retirement age. Right now, these widows get nothing.

Women and men who take time off for maternity or paternity

leave would get partial pension credit. And all workers would be able to start participating in pension plans at age 21. This would be particularly helpful to women who begin work at a young age but may leave later to have children.

III. Help for Displaced Homemakers—There are 4 million women in the United States who planned to spend their lives as homemakers but were forced back into the workforce by death or divorce. They are called displaced homemakers. Often, they lack the experience to get jobs. This legislation gives a two-year tax credit to employers who hire displaced homemakers.

IV. Tax Help for Single Heads of Household—Women (or men) supporting families alone would be allowed to use the same zero bracket amount of \$3,400 as married couples filing a joint federal income tax return. This would help offset the much lower wages and the high expenses encountered by many women supporting their families.

V. Civil Service Pension Reform—This section of the Equity Act closes loopholes which prevent wives and widows of federal workers from receiving a fair share of Civil Service retirement benefits accumulated during the marriage.

VI. Caring for Children and the Elderly—The 1981 federal tax act established a system of tax credits to help workers pay for care for their children and older relatives living with them. This legislation would improve these tax benefits.

Low-income workers who don't normally have to file a federal tax return would be able to get a child care refund. And seed money would be provided to community information and referral services which help parents find suitable dependent care.

VII. Making Insurance Policies Fair—Most insurance companies price their policies based on the sex of the policyholder. The Equity Act would outlaw this practice and would require insurance companies to base premiums and benefits on factors people can control—factors like weight, smoking and drinking, occupation, miles driven and driving record.

Right now, women pay more for health insurance and receive smaller retirement annuities. Young men pay more than young women for auto insurance. This is unfair to both men and women.

The U.S. Supreme Court ruled this month that the Civil Rights Act forbids separate-but-unequal insurance benefits. This legislation would extend the same principle to individual insurance policies.

VIII. Reforming Federal Regulations—Federal rules and regulations which hamper women in business and other pursuits would be weeded out.

IX. Supporting Our Children—When families split up, courts often order fathers to pay child support. However, the U.S. Census Bureau reports that 2.1 million women—53% of all those owed payments—receive no child support at all or only a small part of the court award. As a result, many of these fatherless families are forced into welfare programs.

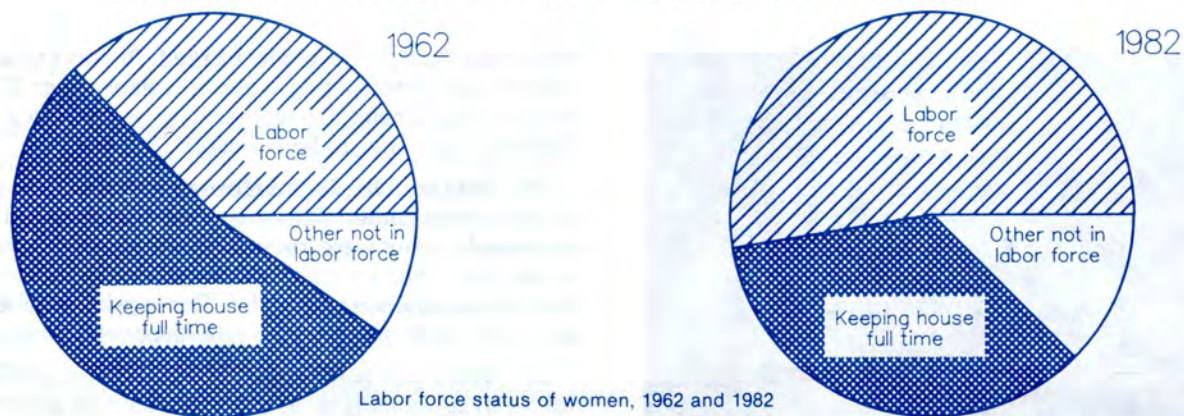
This legislation gives states new tools to go after child support payments and helps the states find fathers who may have moved to other parts of the country. It reaffirms the principle that both parents are responsible for the welfare of their children.

The Equal Rights Amendment

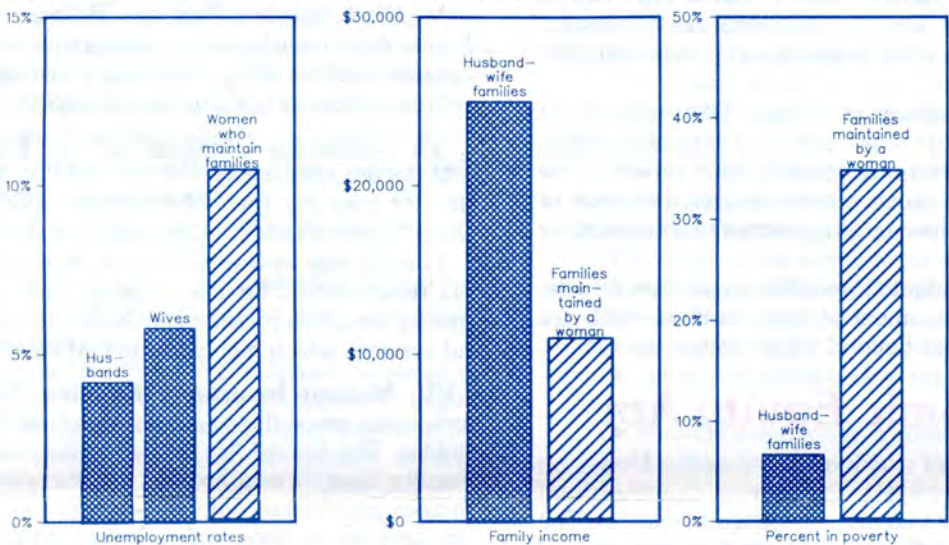
On January 3, H.J. Res. 1, the Equal Rights Amendment, was introduced in the House of Representatives. I am one of 242 cosponsors of the ERA because I believe women's equality as American citizens needs to be guaranteed by our Constitution. Public opinion polls show that 56% of the American public—men and women—support the ERA. Including women in our nation's Constitution is a key step toward fairness for the majority of our population.

How Are Women Doing? ... Labor Department Graphs Tell the Story

A small proportion of women fill the traditional full-time housekeeping role



Women who maintain families are more likely to face serious economic difficulties



Unemployment, income, and poverty status of families by type of family, 1981

Source: U.S. Department of Labor

MOBILE VAN SCHEDULE

The 9th Congressional District mobile office will be in your neighborhood between 10 a.m. and 3:30 p.m. on these dates:

- Shopping Center, 76th St. & 31st Ave., Jackson Heights: **Aug 2 & Sept. 6**
- Myrtle & Forest Ave., Ridgewood: **Aug. 3 & Sept. 7**
- Broadway & Steinway, Astoria: **Aug. 4 & Sept. 8**
- Myrtle & Cooper, Glendale: **Aug. 9 & Sept. 13**
- 37th Ave. & 82nd St., Jackson Heights: **Aug. 10 & Sept. 14**
- 61st St. & Roosevelt Ave., Woodside: **Aug. 11 & Sept. 15**
- Grand Ave & Queens Blvd., Elmhurst: **Aug. 16 & Sept. 20**
- Ditmars & 31st St., Astoria: **Aug. 17 & Sept. 21**
- Greenpoint Ave. & 46th St., Sunnyside: **Aug. 18 & Sept. 22**
- Metropolitan Ave. & 74th-76th St., Middle Village: **Aug. 23 & Sept. 27**
- Big Six, Queens Blvd. & 61st St., Woodside: **Aug. 24 and Sept. 28**
- 82nd St. & Northern Blvd., Jackson Heights: **Aug. 25, 30 & 31 & Sept. 29**

F.Y.I.

ABILITY FAIR—The 3rd annual “Ability is Ageless” Fair will be held from 10 a.m. to 4 p.m. Wednesday, September 14 at the New York Statler, 7th Avenue and 33rd St. The Fair will feature a job skills center where older workers, aged 55 and up, can submit job resumes and discuss employment and volunteer opportunities. More than 2000 older people attended last year’s fair.

WE’RE HERE TO HELP

- In Queens:** 65-31 Grand Avenue
Maspeth, New York 11378
(212) 456-6601
- In Washington:** 312 Cannon House Office Bldg.
Washington, D.C. 20515
(202) 225-3965

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